



Member Handbook

February 2014

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1. A Brief History of Karma Co-op

Karma is a member-owned, democratically run co-operative with an emphasis on healthy food and household products. The organization is run by a mixture of member labour and paid staff. Karma opened for business in February 1972, in a basement-level rented space on Dupont near Spadina. Successful in that location, it bought the current building behind Palmerston Avenue in 1978 and moved there early in 1979. The current space had significant renovations in 1978–79, and 2008. As of February 1, 2014, Karma opened its doors to allow non-member Guest Shoppers to shop at the store for an additional surcharge. Prior to this, only members enjoyed Karma’s services.

2. Karma’s Mission

Our aim is that by operating a viable co-operative food store we will:

- . Create a community of actively participating members;
- . Foster a healthy connection to the food we eat, the people who grow it, and the other organizations who share our beliefs;
- . Co-operatively educate ourselves on environmental issues;
- . Exercise political and economic control over our food.

3. Orientation Information

Both prospective and recently-joined Karma members should attend a one-hour orientation session; these sessions are held once a week, and include material not covered in this booklet. Members who attend an orientation will receive a 2 hour credit on their account. Each session is led by a member of the Orientation Committee, who can answer questions and provide up-to-date information.

We recommend attending an orientation session before joining, but sessions are also open to members who've recently joined and want to learn more about Karma. If you or someone you know would like more information about joining, contact orientation@karmacoop.org or inquire in the office about upcoming dates.

4. Membership Overview

Karma Co-op is a member-owned co-operative, and one must be a member to enjoy the full services and benefits the co-op has to offer. Anyone and everyone is welcome to join! Karma encourages prospective members to do a free one month Trial Shop where they can shop at the co-op for one month while paying our lowest member prices. Karma also allows Guest Shoppers who do not have a membership to shop at the co-op for an additional 15% surcharge. Although all members of the community are welcome to attend events at Karma, Guest and Trial Shoppers do not enjoy the many benefits of membership. This section will provide a brief explanation of what is entailed in being and becoming a member.

4a) Member Rights, Obligations and Benefits

As a member, you may shop for yourself and other members in your household, work in the store, join committees, vote at the Annual General Meeting (AGM) in October, and run for the board. Although membership is organized by households (see section 5), membership belongs to one or more individuals in the household, not to the household as a whole. Only individual members may participate in Karma activities.

It is expected and required that all members are up-to-date on annual fee payments, hour obligations, and flat fee payments.

Members will be notified of these obligations at the cash register. Surcharges will apply to members who are not up-to-date on these items and/or who do not resolve these in a timely fashion.

Membership may be suspended until all obligations are paid to date.

The benefits of being a member are many! Here are some great reasons to become a member and join the Karma community:

- It makes financial sense: It's cheaper to have a Percentage-rated Membership if you are spending over \$67/month as a Guest Shopper. If you are unable to commit to working 2 hours a month with Working Membership, but are spending over \$250/month, it's cheaper to have a Flat fee Membership.

- Our prices are competitive: A recent price comparison done between 4 stores found Karma's prices were overall around 9% cheaper than other stores. Our bulk and produce departments are the most competitive.

- As a member you have a say: You have voting rights and can actively participate in order to shape the direction of *your* store.

- Members have special order privileges (see section 10 Frequently Asked Questions).

- When you become a member you are supporting and investing in a small not-for-profit that shares and grows a passion for food, social justice and the environment; that organizes workshops and events; that treats staff fairly, paying them fair wages with paid sick and vacation time; and that supports small local farmers and producers.

4b) Membership Fees

All Karma members contribute an annual membership fee. Membership fees help to cover some of the costs associated with

membership (such as *The Chronicle* newsletter and the Annual General Meeting), as well as maintaining and upgrading the building.

Annual member fees are \$40. Fees are payable quarterly (\$10 every three months) or annually (\$40 for one year). The start date of the quarter or year depends on the date you joined — it is not the calendar or Karma’s fiscal year. If you lend Karma \$100 (see section 4c regarding “Optional Membership Loan”), you have the option of paying a \$35 annual fee instead of \$40.

Karma keeps membership records that indicate the month when your membership fee expires. Once your fee has expired, you will be notified at the cash register that fees are due. A %15 surcharge will be applied to accounts with outstanding membership fees of three months or more until fees are up to date.

4c) Optional Membership Loan

Each Karma member has the option to pay a refundable (without interest) loan of \$100, either on joining or at any time thereafter.

Upon resignation, loan holding members are entitled to a full refund of their loan minus any debts outstanding to Karma. Debts include unpaid IOUs or bad cheques.

There are benefits to being a loan holder!:

- If fees are paid in full for the year, loan holders receive \$5.00 off their membership fee each year (paying \$35 instead of \$40)!

- With your loan you are investing more in your co-op. As a non-profit, Karma relies on loans to support our sustainability and enhance our financial flexibility!

- Loan holders enjoy IOU privileges. Did you forget your wallet? No problem! You can take out your groceries using an IOU up to \$100.00. *

*note: IOUs are to be repaid in full by the end of the next day of business or a \$5 charge will apply. Members with an outstanding IOU may not shop until all IOUs are repaid in full. IOUs are not available to members with an outstanding IOU.

4d) Membership Categories:

Karma's model is one that relies heavily on the active participation of its members through the contribution of working hours to the store. Having members directly contributing work hours to the co-op provides members with a chance to actively participate in their co-op and community. It is also a place where members can learn valuable skills and meet interesting people! We encourage all members to have a Working Membership. This is what makes our store so unique!

Though there is a reliance on member labour, members are not required to work to be a member. We realize the varying circumstances of people's lives, and have created several membership options for our members to choose from. While some members choose to work, others pay extra for their shopping in lieu of working. Both approaches contribute fairly to the costs of running Karma, and membership rights and privileges are available to *all* members, regardless of the membership type they choose. All members within the same household must share the same membership category. Here you will find a description of all membership types. Remember, *all* membership types contribute an annual fee.

Working Membership:

This membership option is for members who are able to contribute 2 hours of work per month to Karma (section 6 describes how to fulfill work commitments). In exchange for their monthly work commitments, those with Working memberships pay the sticker

price on all products. Members with Working Memberships are able to build up work credits in advance and consume them in later months when it is not convenient to work. Member labour credits cannot be redeemed for shopping credits, or to pay for membership fees.

If there is any month or months when a member with a Working Membership is unable to work and wishes instead to pay the \$25 flat fee in lieu of working, they may do so. Work hours will not be applied for any months where the flat fee was paid.

Hours will automatically be applied to the accounts of those with Working Memberships and members will be reminded of any hours owing at the cash register. It is expected that all members with Working Memberships will fulfill their monthly commitment regardless of whether or not they shop in a given month. If there is a month or longer period of time where you know you will not be shopping at the co-op, you are entitled to take a leave of absence (section 4f) during which time any monthly commitments will be suspended.

With a Working Membership you can fall behind no more than 4 hours (two months). In the month where a Working member were to be owing 6 hours, hours owing will be capped at 4 and you will be switched to a Percentage-rated Membership (described below).

Members will only be switched back to working status *if requested and only once all hours have been worked or paid off.*

If a household with multiple members falls behind in their hours, all members of that household will be charged the 10% surcharge until all members are sufficiently up to date in their monthly obligations.

This is because monthly commitments are shared and cumulative between members of a household. Should you find yourself in a situation where other members in your household are not contributing, you may acquire your own household number.

Flat Fee Membership:

This membership option is for members who are unable to contribute working hours to Karma but who spend more than \$250 per month. Members with Flat Fee Memberships contribute a \$25 flat fee every month in lieu of working. Karma values work at \$12.50/hour, hence the flat fee being \$25. In exchange for their flat fee contributions, members with Flat fee Memberships pay the sticker price on all products. If there is any month or months when such members wish to work instead of paying the flat fee, they may do so (section 6 describes how to fulfill work commitments).

Members will not be charged the flat fee for any months where they have worked.

Flat fees will automatically be applied to accounts of those with Flat Fee Memberships and members will be reminded of any flat fees owing at the cash register. It is expected that all flat rated members will fulfill their monthly commitment regardless of whether or not they shop in a given month. If there is a month or longer period of time where you know you will not be shopping at the co-op, you are entitled to take a leave of absence (section 4f) during which time any monthly commitments will be suspended.

Flat-rated members cannot owe more than 2 flat fees or \$50. In the month where you were to be owing three flat fees, fees owing are capped at 2 and you will be switched to a Percentage-rated Membership (described below). Members will only be switched back to a Flat Fee Membership *if requested and only once all flat fees have been worked or paid off*.

If a household with multiple members falls behind in flat fee payments, all members of that household will be charged the 10% surcharge until all members are sufficiently up to date in their monthly obligations. This is because monthly commitments are

shared and cumulative between members of a household. Should you find yourself in a situation where other members in your household are not contributing, you may acquire your own household number.

Percentage-rated Membership:

This option works well for those who spend less than \$250/month and/or don't want or have time to work. These members have no monthly commitment to the co-op, but instead pay a 10% surcharge above sticker prices. In other words, if such a member buys \$10.00 worth of goods (excluding taxes), another \$1.00 is added at the cash register. This surcharge is added automatically to invoices and is listed as its own line at the bottom of each receipt. Surcharges are never applied to fees, bottle returns or deposits.

Work-exempt Membership:

A fourth option available to some members is to be exempt from both paying a surcharge and having a monthly commitment. Work-exempt Memberships apply to categories that the board has declared exempt from the requirement to pay anything more than the marked sticker prices because they have been deemed unable to work. Members are eligible for this option under the following circumstances, but only if the option is requested in advance; *it is never retroactive.*

- **Parental Leave:** Available to anyone upon the birth or adoption of a child. One year of parental leave is available per household. Can be used by one member only or divided in two for two members of a household (six months leave each).
- **Medical Disability:** Available to anyone with a medical condition that prevents them from working.
- **Senior Exemption:** Available to any member 65 years of age or older.

4e) Switching Categories

Members may switch between membership categories, but no more than once every three months, except in the case of an emergency. When switching out of either the Working or Flat Fee Memberships, members must either work or pay off any owed monthly commitments. Monthly fees/hours will remain on accounts until they are either worked or paid. If you would like to switch your status, please contact the Membership Secretary at memberrecords@karmacoop.org, or ask the staff to leave her a note.

4f) Taking a Leave of Absence

Karma allows members to take a leave of absence from the co-op when they are not going to be shopping at the co-op for one month or longer. During a leave of absence, monthly obligations and, depending on the length of leave, membership fees will be suspended until your return. We do not provide leaves for less than one month.

If you will be absent from Karma for more than three months, you can apply in advance for a leave of absence from your membership fee obligations. Your fee, and the unused portion of any fee already paid, will be credited to the months after you return. Having a Working or Flat Fee Membership, you can take a shorter-term leave of absence (one or more calendar months) from your monthly working or flat fee commitment.

Please notify the Membership Secretary *in advance* of any leaves at memberrecords@karmacoop.org, or ask a staff to leave her a message including your dates.

5) Household Membership

A household membership is a way of organizing individual memberships for Karma's and its members' convenience; it is not a way of granting shopping rights to non-members living with members. Only an individual can be a member of Karma, but it is usually helpful for members living in the same household to register as a household. This allows the members to share work and work credits: any member can meet the monthly commitment (for Working or Flat Fee Memberships). Work credits cannot be transferred from one household to another, except when a member moves households.

To make the household membership option function, Karma requires that the members of the household all have the same rights and obligations: they must all be either lenders or non-lenders and they must all have the same membership type. All fees apply to all members of a household even if there are multiple members in the household. This is in order to not penalize single member households simply because they are only one member. All members in this way are equal.

Members who find the rules for households inappropriate are welcome to have individual memberships, even if they are living at the same address as other members. Likewise, other members who find the rules for households appropriate, may register as a household, even if they are not living at the same address.

6) Fulfilling Member Labour

You might be wondering what kind of work members contribute to the co-op. We have a variety of jobs that need doing and no shortage of work to get done! Some members work in the store

helping with daily operational tasks like operating the cash registers, while others participate in one of our committees and do much of their work outside of the store. What one decides to do largely depends on availability and interest. There is no commitment to only do one thing. If members would like proof of their work contribution for personal use staff are able to sign documentation stating that the member has completed such work.

In this section you will find the different jobs available as well as general policies surrounding member labour.

6a) In Store Work:

Set up: consists of getting the store ready for the day ahead and starts at 9 am every morning. There is no advance training necessary for set up. Staff will instruct you when you arrive for your first shift. Please contact setupcoord@karmacoop.org to sign up for set up shifts.

Cash: consists of accurately cashing out members, reminding members of and accepting payment for fees/hours owing on accounts, customer service and dealing with cash and debit transactions. Cash shifts are available during hours of operation. Since this job deals with money transactions and is often the main point of interaction at the store, any member who does not meet an acceptable standard at both operating the register and customer service within four shifts or 8 hours, will be removed from their responsibilities as cashier and asked to perform another task in order to fulfill their monthly commitments. Cash requires one two hour training shift. Sign up for cash shifts and trainings at the store or with the Member Labour Coordinator (mlc@karmacoop.org).

Clean up: consists of cleaning up the store at the end of the day. Clean up shifts begin one quarter of an hour before closing (ie. store closes at 9pm on Tuesday, clean up shift begins at 8:45pm). There is no advance training necessary for cleanup. Staff will instruct you when you arrive for your first shift. Sign up for clean up shifts through the store or with the Member Labour Coordinator (mlc@karmacoop.org).

Cheese cutting: consists of cutting cheese for our bulk cheese section and occurs on Wednesdays, Fridays and Saturdays. This job has a set team of members who perform the work. They usually advertise when they are in need of new cheese cutters. To inquire if the cheese cutting team is currently seeking new cheese cutters, contact the cheese cutting coordinator (whocutsthecheese@karmacoop.org).

Signing Up For and Cancelling Shifts

Some members have regularly booked shifts each month. These members always have the same shift that they are committed to working every month. Regularly scheduled shifts can be set up through the Member Labour Co-ordinator (mlc@karmacoop.org).

Others, who can't commit to a regular shift, either call the store to find out about available shifts and sign up over the phone, or grab a work shift from the workshift corkboard by the office entrance.

Please notify staff of the shift you have taken from the corkboard and they will write you into the member labour schedule. All shifts are scheduled for 2 hours.

Should you need to cancel a shift, please notify the store as soon as possible. Ideally, members give staff at least 48 hours notice so the shift can be posted again and hopefully filled in time.

6b) Board of Directors and Committee Work

Board of Directors: Karma is run by the Board of Directors, which is elected by the membership at the Annual General Meeting each October. Members are welcome to serve on the board as their member labour contribution. Board members receive six hours as a standard monthly credit, when they participate in the group's regular activities. Actual work commitment is often greater than work credit received.

Committee Work : Members can join one of Karma's committees when positions are available. All committees are supervised by the Board of Directors. Committee members receive hours for work done, up to a predetermined monthly maximum for the committee (determined by the committee chair and approved by the Board). Actual work commitment may be greater than work credit received. Below is a list of committees and their contacts:

Building Committee: Established in January 2007, we help carry out necessary repairs to the store. All repairs, renovations and maintenance reflect Karma's philosophy of sustainability. The committee welcomes your ideas and input. We are continuously looking for volunteers, with and without specialized skills, to add to our roster of helpers. Please contact the chair at building@karmacoop.org

The Chronicle: The Chronicle is Karma's quarterly newsletter. Editing, illustration, designing, writing, proofreading and organizing are the major tasks and roles needed for each issue of *The Chronicle*. If you'd like to contribute to *The Chronicle* or join the Chronicle Committee, please email our chair at: chronicle@karmacoop.org

Community Development Committee (CDC): This committee manages Karma's website and works with the Board and GM on Karma's branding, communications and social media outreach. We also plan outreach activities and work to build partnerships with other food and social justice organizations in Toronto. We welcome any Karma member looking to share their skills and time. We particularly need members with experience in event planning, community outreach, advertising, design, PR or related fields. Contact us at: web@karmacoop.org or community@karmacoop.org

Finance Committee: An advisor to the staff and the Board on financial matters, the Finance Committee also acts as an informal auditor, commenting on the quality and accuracy of financial records. This includes reviewing our monthly statements, ensuring their accuracy and their compliance with audit requirements and working with the auditor to prepare an annual statement appropriate to Karma's needs. The Committee often recommends Board or management action, based on what the statements report. Contact finance@karmacoop.org

Food Issues Committee: This committee works on developing, modifying and implementing Karma's food policies. These policies are what guide Karma staff when making purchasing decisions. They also serve as a resource for staff and members to find out more about potential or current products on our shelves. To find out more contact foodissues@karmacoop.org

Orientation: This committee is Karma's sales team. These folks lead tours of the store and introduce potential members to Karma policy, history and reasons for joining the

co-op. If you want to share your love for Karma and help people join the co-op, contact orientation@karmacoop.org

Social Events Committee: This is a committee dedicated to holding events at the store. From recipe tastings, yarn and plant exchanges to Wellness Fairs, the Social Events Committee livens up the co-op through their many events. To get involved contact events@karmacoop.org.

6c) Additional Ground Rules Around Working

The following ground rules were adopted to ensure member labour arrangements are fair and do not disrupt store operations:

- Karma will make a reasonable effort to ensure all members with Working Memberships meet their monthly work commitments by doing work in the store. Karma cannot guarantee that there will be shifts available if members' skills, attitude or schedule does not match Karma's standards or needs.
- Members who cannot perform their work assignments acceptably after reasonable amounts of training and experience, will be asked to perform another task in order to fulfill their monthly commitment. This decision will be made by staff who supervise members.
- In the event that there are not enough work shifts for all the members who want them, then members meeting their monthly commitments have priority over members banking hours for the future. When shifts are available, a member may work up to four hours extra each month, banking credits for future months.

7) Accounting for Work

At Karma, monthly obligations are recorded in hours, and flat fees converted to equivalent hours. Each Working Membership has a monthly work commitment of 2 hours. The \$25 monthly flat fee paid by members with Flat Fee Memberships, is the equivalent of paying off this work commitment at a rate of \$12.50/hr. Monthly commitments are shared and cumulative between members of a household.

Members working in the store are responsible for ensuring their hours are recorded accurately in the sign-in book. Members working on the Board or committees will have their hours reported by their chair to the Membership Secretary via their Board liaison.

All members are responsible for scheduling, properly recording hours and/or submitting them to committee chairs (if applicable), as well as ensuring hours are up-to-date. Members' work hours are reconciled at the beginning of each month, with hours worked balanced against hours owed. A monthly balance is available at the register. Should there be a concern about your balance on record, please contact staff or the Membership Records Secretary at memberrecords@karmacoop.org.

8) Falling Behind in Your Hours?

Should you fall behind in your 2 hour monthly commitment, you can work more than 2 hours in one month to catch up. You can also pay off your hours at a rate of \$12.50/hr. You should feel welcome to do this; the \$12.50 charge is not a penalty, it is simply an alternative way of meeting a commitment. Karma would rather collect that charge than have you fall behind in your commitment.

9) Karma's Code of Conduct

Karma Co-op is a not for profit, member-owned co-op. Each one of us can contribute to making the co-op a welcoming space by being considerate of others. It is expected that all who participate at the co-op treat each other with respect and dignity. Any disrespectful or abusive behaviour may result in a refusal of service. We thank you for your co-operation in making Karma a safe place to work and shop

10) Communication to Membership

All members receive notice of general meetings by their choice of email or postal mail, or they can pick up the printed notices at the store. Additional materials for the meeting, such as the audited financial statements, are available at the store or are downloadable from the website.

The Chronicle is a quarterly newsletter containing information about Board and committee activities, changes to store operations, new products, our suppliers and other organizations with goals similar to ours. It is also a place for members to share personal interest articles, recipes and so on. It is available in the store, by email or on our website.

We maintain an optional email list for members who would like more frequent updates. These emails and other important information, such as changes to store policy, are posted on the member's cork board above the scale in the produce section. If you would like to update or add your email address to this list, please contact the General Manager at manager@karmacoop.org.

There is a bulletin board near the front entrance which is used as our "Community Board". It is here that members can post notices about community events, classes, etc.

Members are welcome to attend Board meetings as non-participating observers. The meeting schedule is posted at the store and on the Board page of the website. Members who wish the Board to consider special requests or issues should write to, board@karmacoop.org, at least one week before the next board meeting. The Board will then determine whether to put the item onto the next meeting agenda or to consider the request by some other means. The Board does not consider member requests brought to its meetings with no advance notice.

11) Frequently Asked Qusetions:

What type of payment does Karma accept?

Karma accepts cash, debit and cheques as methods of payment. Karma does not accept credit cards at this time. A 25 cent charge applies to debit transactions under \$10 and to all cheque payments. We do not accept post-dated cheques and a \$10 charge applies for NSF cheques. We offer cash back on debit payments up to a maximum of \$250.

Why doesn't Karma accept credit cards?

Karma does not currently accept credit cards as a form of payment because the fees charged by the credit card companies are too costly for us to accomodate. It has been proposed that Karma impose an additional charge for users. This has been investigated and found that charging a fee to credit card users is not permitted by existing contracts and law.

I am a member but my partner isn't. Can they shop under my household number?

No. Membership is only available to members. Only you are able to shop under your household number unless your partner is also a member. If your partner would like to shop at the co-op, they may do so as a Guest Shopper. We strongly encourage them to become members themselves since they are directly benefitting from the service offered by the co-op!

Does Karma have a product policy that guides what the store carries?

Yes! Karma has a product policy that guides purchasing. Some of the issues that inform purchasing include environmental, ethical, nutritional and economic considerations. The Food Issues Committee researches products and the staff take guidance from them. Find the product policy on our website at <http://www.karmacoop.org/wp-content/uploads/2012/01/ProductPolicyOctober2002.pdf>.

What is different about Karma's product line that is unique from other stores?

In addition to Karma's product policy that acts as a guideline for purchasing, Karma has a unique array of products to offer members. From bulk maple syrup, honey and tamari to local pulses and preserves, we prioritize bulk items over packaged and are proud supporters of local suppliers. Winner of the NOW's reader poll in 2013 for Best Bulk and Green Grocer, we're proud of our product selection and are sure you will be too!

Can I park at Karma?

Karma has two parking spots available in front of our garbage sheds. If these spots are taken, we ask that you please use street parking (typically one hour parking) and not park in the laneway or block our neighbour's right of way to their parking spot. The paved area by the delivery doors is for loading and receiving only.

I forgot my shopping bags. Does Karma have bags available?

Yes. If you forget to bring your own bags, Karma has new bags available. New plastic shopping, paper and produce bags are 5 cents each. We also have new containers available for members use for 35 cents. However, members do bring in used bags and containers for use by other members. Used bags and containers can be found under the members' table in the produce section. If you're contributing used bags and containers, please wash and dry them first and do not include old milk or meat bags.

I don't see a product that I normally buy, on Karma's shelves. How can I go about purchasing this item through Karma?

Want to order a product in quantity, have a product regularly ordered and put aside for you, or want a product but don't see it on our shelves? Fill out a special order form and place it in the special order box and we will do our best to get that product in for you.

Only members enjoy special order privileges. If you have suggestions for regularly stocked products for Karma's shelves, do not hesitate to talk to staff.

Standing special orders are when members automatically receive their special order on a regular basis (generally weekly). Members with standing special orders will only be notified the first delivery week of their order and are expected to notify staff of any cancellations or postponing of their special orders. If the item is a product you have seen on our shelves before, leave a request for the product with staff.

Some special orders are not available immediately, as we do not purchase from all suppliers on a weekly basis. Please give as much notice as possible in order to receive your special order in a timely manner. Feel free to inquire as to when your order may be available.

Please note, if you fill out a special order tag, we consider the product bought, so specify if you would like us to contact you prior to purchasing the product. We will call you to notify you once your special order has been delivered. Members will be expected to pay for any special orders not picked up if the item expires on the special orders shelf.

12) Staff Information

All paid staff, with the exception of Managers, Bookkeeper, and Membership Secretary, are members of CUPE Local 1281. Staff are happy to answer any questions you may have while shopping or working! Take a look at the staff picture board in the front entrance to find out who is fulfilling which roles.

Bookkeeper: Attends to all day-to-day bookkeeping. Contact: bookkeeper@karmacoop.org

General Manager and Assistant General Manager: Oversee store operations, conduct some short- and long- term planning, and supervise all other staff. Contact: manager@karmacoop.org

Grocery and Bulk Buyers: Purchase most of the store's products including all grocery products, bulk, meat, dairy, cleaners and snacks. Contact: grocery@karmacoop.org / bulk@karmacoop.org

Health and Beauty Buyer: Purchases all health and beauty products and supplements. Contact: haba@karmacoop.org

Member Labour Coordinator: Coordinates all in-store member labour and schedules cash trainings. Contact: mlc@karmacoop.org

Membership Secretary: Oversees reconciliation of hours, fee payments, and all administrative duties involving membership. Contact: memberrecords@karmacoop.org

Produce Buyer: Purchases fruit, vegetables, fresh herbs and plants. Contact: produce@karmacoop.org

13) Store Hours and Contacts

Monday: closed

Tuesday to Friday: 9am – 9pm

Saturday and Sunday: 10am – 6pm

Karma is closed on all statutory holidays and for bi-annual inventory.

For general emails please contact manager@karmacoop.org

739 Palmerston Ave.

Toronto, Ontario

M6G 2R3

www.karmacoop.org

www.facebook.com/Karma.Coop

twitter.com/KarmaCoop